

## IN THE CLAIMS:

Claim 1 (currently amended): A risk assessment and management reporting method, comprising:

identifying a plurality of financial risk factors affecting ~~[[an]]~~ a financial operation being managed;

evaluating each risk factor to determine at least two ranges of risk level values for each risk factor, one range containing unacceptable risk level values, the other range containing acceptable risk level values, each range of risk level values corresponding to a visual indicia in the form of a different color for each range;

determining actual risk level values for each of the plurality of risk factors; and

generating a risk management report having one of the visual indicia colors displayed in conjunction with and adjacent each risk factor, the particular visual indicia color being displayed being dependent on which of the at least two ranges of risk level values the actual risk level value for the associated risk factor is within, and displaying in the report the actual risk level value for each risk factor in proximity to the risk factor and associated visual indicia color, the risk factors, actual risk level values and visual indicia colors each being in a line with the lines being parallel to, and near each other.

Claim 2 (currently amended): A risk assessment and management reporting method according to claim 1, further comprising associating one of a plurality of different risk tolerance levels with each risk factor, the risk tolerance levels indicating a level of relevancy of the risk factor to the operation, all risk factors having the same risk tolerance level being accumulated in a separate area of the report for each risk tolerance level.

Claim 3 (currently amended): A risk assessment and management reporting method according to claim 2, wherein the risk factors, the actual risk levels and the visual indica colors are in a parallel group of columns, all risk factors having the same risk tolerance level ~~[[are]]~~ each being accumulated in a separate ~~[[area]]~~ group of columns of the report for each risk tolerance level.

Claims 4-6 (canceled)

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Claim 7 (currently amended): A risk assessment and management reporting method according to claim ~~[[6]]~~ 1, wherein the colors are red and green.

Claims 8-11 (canceled)

Claim 12 (currently amended): A risk assessment and management reporting method according to claim 1, wherein there are three ranges of risk level values, one range containing the unacceptable risk level values, a second range containing marginal risk level values and the third range containing the acceptable risk level values, the visual indicia for each range corresponding to a different color.

Claim 13 (canceled)

Claim 14 (currently amended): A risk assessment and management reporting method according to claim ~~[[13]]~~ 12, wherein the colors are red, yellow and green, respectively.

Claim 15 (currently amended): A risk assessment and ~~the step of~~ management reporting method according to claim 1, wherein generating the report comprises preparing a computerized spreadsheet having a first column identifying each of the plurality of risk factors in one of a plurality of rows of the spreadsheet, ~~[[and]]~~ a second column displaying the ~~unique indicia associated with~~ risk level values determined for each risk factor in the same one of the plurality of rows as the associated risk factor, and a third column displaying the visual indicia color for the risk level value in the same row.

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Claim 16 (original): A risk assessment and management reporting method according to claim 15, wherein preparing the computerized spreadsheet further comprises programming a formula for each risk factor into the spreadsheet for comparing the actual risk level value of each risk factor to the at least two ranges of risk level values for each risk factor.

Claim 17 (original): A risk assessment and management reporting method according to claim 16, further comprising programming a code for each formula into the spreadsheet for displaying one of the unique visual indicia in the second column dependent upon the result of comparing the actual risk level value to the at least two ranges of risk level values for each risk factor.

Claim 18 (currently amended): A risk assessment and management reporting method, comprising:

identifying a plurality of risk factors affecting a financial institution operation having a plurality of operational segments;

evaluating each risk factor to determine at least two ranges of risk level values for each risk factor, each range of risk level values corresponding to a different visual indicia color, one range containing unacceptable risk level values and the other range containing acceptable risk level values;

determining actual risk level values for each of the plurality of risk factors; and

a' generating a risk management report having one of the visual indicia colors displayed in conjunction with and adjacent each risk factor, the particular visual indicia color being displayed being dependent on which of the at least two ranges of risk level values the actual risk level value for the associated risk factor is within, the report displaying the actual risk level value for each risk factor in proximity to the risk factor and associated visual indicia color, the risk factors, actual risk levels and visual indicia colors each being in a line with the lines being parallel to, and near each other.

Claim 19 (original): A risk assessment and management reporting method according to claim 18, further comprising sorting the risk factors according to the operational segment of the financial institution affected by the risk factors.

Claim 20 (original): A risk assessment and management reporting method according to claim 19, further comprising associating one of a plurality of different risk tolerance levels with each risk factor, the risk tolerance levels indicating a level of relevancy of the risk factor to the operation.

Claim 21 (original): A risk assessment and management reporting method according to claim 20, wherein in the graphical risk management report all risk factors having the same risk tolerance level are accumulated in a separate area of the report for each risk tolerance level.

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Claim 22 (canceled)

Claim 23 (currently amended): A risk assessment and management reporting method according to claim ~~[[22]]~~ 21, wherein there are three ranges of risk level values, one range containing the unacceptable risk level values, a second range containing marginal risk level values and the third range containing the acceptable risk level values.

Claim 24 (canceled)

Claim 25 (currently amended): A risk assessment and management reporting method according to claim ~~[[24]]~~ 23, wherein the colors are red, yellow and green, respectively.

Claim 26 (canceled)

Claim 27 (original): A risk assessment and management reporting method according to claim 18, wherein the financial institution being managed is a bank.

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Claim 28 (original): A risk assessment and management reporting method according to claim 18, wherein at least some of the plurality of the risk factors identified are selected from the group consisting of net interest income as a percent of average assets, return on common equity, legal risk self-assessment, investments as a percent of total assets, return on assets, and months since last approval of operations policies, latest compliance regulatory exam rating, quarterly teller over and short count, open audit and regulatory findings over twelve months old, variance of year-to-date budget versus actual operating income, number of branch manager meetings during past twelve months, current internal audit rating for each branch, number of branches reporting operating losses in last quarter, and months since last approval of branch operations policy.

Claim 29 (currently amended): – A risk assessment and management reporting system comprising:

means for identifying a plurality of financial risk factors associated with ~~an~~ a financial operation being managed;

each of the risk factors having at least two different risk level value ranges, each risk level value range corresponding to a different visual indicia color, one range containing unacceptable risk level values and the other range containing acceptable risk level values;

an actual risk level value for each risk factor; and

a graphical risk management report on a computer, the report having one of the visual indicia colors displayed in conjunction with each risk factor, the particular visual indicia color being displayed being dependent on which of the ranges of risk level values the actual risk level value for the associated risk factor is within, the report displaying the actual risk level value for each risk factor in proximity to the risk factor and associated visual indicia color, the risk factors, actual risk levels and visual indicia colors each being in a line with the lines being parallel to, and near each other.

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Claim 30 (original): An assessment and risk management reporting system according to claim 29, further comprising means for associating one of a plurality of different risk tolerance levels with each risk factor, the risk tolerance levels indicating a level of relevancy of the risk factor to the operation.

Claim 31 (original): A risk management reporting system according to claim 30, wherein all risk factors having the same risk tolerance level are accumulated in a separate area of the risk management report for each risk tolerance level.

Claim 32-34 (canceled)

Claim 35 (currently amended): A risk assessment and management reporting system according to claim ~~[[34]]~~ 29, wherein the colors are red and green.

Claim 36-39 (canceled)

Claim 40 (currently amended): A risk assessment and management reporting system according to claim 29, wherein the ranges of risk level values comprised the one range containing unacceptable risk level values, a second range containing marginal risk level values and the other range being a third range containing the acceptable risk level values.

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Claim 41 (canceled)

Claim 42 (currently amended): A risk assessment and management reporting system according to claim ~~[[41]]~~ 40, wherein the colors are red, yellow and green, respectively.

Claim 43 (original): A risk assessment and management reporting system according to claim 29, wherein the report comprises a computerized spreadsheet having a first column identifying each of the plurality of risk factors in one of a plurality of rows of the spreadsheet and a second column displaying the unique indicia associated with each risk factor in the same one of the plurality of rows as the associated risk factor and means for publishing the spreadsheet.

Claim 44 (original): A risk assessment and management reporting system according to claim 43, wherein the computerized spreadsheet further comprises formula for each risk factor programmed into the spreadsheet, each formula comparing the actual risk level value of the associated risk factor to the at least two ranges of risk level values for the associated risk factor to determine which of the at least two ranges the actual risk level value is within.

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Claim 45 (original): A risk assessment and management reporting system according to claim 44, further comprising a code programmed into the spreadsheet for each formula for displaying one of the visual indicia in the second column dependent upon the result of comparing the actual risk level value to the at least two ranges of risk level values for each risk factor.

Claim 46 (original): A risk assessment and management reporting system according to claim 29, wherein the operation being managed is a bank having a plurality of operational segments.

Claim 47 (original): A risk assessment and management reporting system according to claim 46, further comprising means for sorting the risk factors according to the operational segment of the bank the risk factors affect.

Claim 48 (original): A risk assessment and management reporting system according to claim 47, further comprising means for associating one of a plurality of different risk tolerance levels with each risk factor, the risk tolerance levels indicating a level of relevancy of the risk factor to the operation.

Claim 49 (original): A risk assessment and management reporting system according to claim 48, wherein all risk factors having the same risk tolerance level are accumulated in a separate area of the report for each risk tolerance level.

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Claim 50 (canceled)

Claim 51 (currently amended): A risk assessment and management reporting system according to claim ~~[[50]]~~ 49, wherein the means for generating the report comprises a computerized spreadsheet having a first column identifying each of the plurality of risk factors in one of a plurality of rows of the spreadsheet and a second column displaying the indicia associated with each risk factor in the same one of the plurality of rows as the associated risk factor and means for publishing the spreadsheet.

Claim 52 (original): A risk assessment and management reporting system according to claim 51, wherein the computerized spreadsheet further comprises a formula for each risk factor programmed into the spreadsheet, each formula comparing the actual risk level value of the associated risk factor to the at least two ranges of risk level values for the associated risk factor to determine which of the at least two ranges the actual risk level value is within.

Claim 53 (original): A risk assessment and management reporting system according to claim 52, further comprising a code programmed into the spreadsheet for each formula for displaying one of the visual indicia in the second column dependent upon the result of comparing the actual risk level value to the at least two ranges of risk level values for each risk factor.

Claim 54 (canceled)

Claim 55 (currently amended): A risk assessment and management reporting system according to claim ~~[[54]]~~ 53, wherein the formula for each risk factor is programmed into the corresponding cell of the third column.

Claim 56 (currently amended): A risk assessment and management report comprising:

a plurality of separate visible areas each corresponding to one of a plurality of different financial risk tolerance levels;

a plurality of financial risk factors each associated with one of the risk tolerance levels, all of the risk factors having the same risk tolerance level being listed in the same separate visible area;

at least two ranges of risk level values associated with each of the plurality of risk factors, each of the at least two ranges of risk level values corresponding to a different visual indicia color, one range containing unacceptable risk level values and the other range containing acceptable risk level values;

each risk factor having an actual risk level value, the actual risk level value for each risk factor and the visual indicia color corresponding to the range of risk level values in which the actual risk level value of the risk factor is within being displayed associated with their corresponding risk factor in the corresponding separate area, the actual risk level value for each risk factor being in proximity to the risk factor and associated visual indicia color, the risk factors, actual risk levels and visual indicia colors each being in a line with the lines being parallel to, and near each other.

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Claim 57 (currently amended): An assessment and management report according to claim 56, further comprising a computerized spreadsheet for displaying the plurality of risk factors and the associated unique visual indicia colors.

Claim 58 (original): An assessment and management report according to claim 57, wherein for each risk factor, the at least two ranges of risk level values are programmed into the computerized spreadsheet as a formula for comparing with the actual risk level value for the risk factor.

Claim 59 (original): An assessment and management report according to claim 58, further comprising a code programmed into the computerized spreadsheet for each risk factor for displaying one of the unique visual indicia in association with the risk factor, dependent upon the result of the comparison of the actual risk level value to the at least two ranges of risk level value for the risk factor.

Claim 60 (original): An assessment and management report according to claim 59, wherein the at least two ranges of risk level values for each risk factor comprises three ranges.

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Claim 61 (currently amended): An assessment and management report according to claim 60, wherein the three ranges are ~~[[an]]~~ the unacceptable value range, a marginal value range and ~~[[an]]~~ the acceptable value range.

Claim 62 (canceled)

Claim 63 (currently amended): An assessment and management report according to claim ~~[[62]]~~ 61, wherein the colors comprise red, yellow and green, respectively.

Claim 64-65 (canceled)

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